

Certificate Number: 15317-OKW-DE-036926146
Bankruptcy Case Number: 22-12382



15317-OKW-DE-036926146

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 24, 2022, at 4:20 o'clock PM PDT, James S Lanier completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Oklahoma.

Date: October 24, 2022 By: /s/Janice Morla

Name: Janice Morla

Title: Counselor

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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 24, 2022, at 4:20 o'clock PM PDT, Teresa A Lanier completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Oklahoma.

Date: October 24, 2022 By: /s/Janice Morla

Name: Janice Morla

Title: Counselor